

EXHIBIT 3

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Congress of the United States

House of Representatives

COMMITTEE ON OVERSIGHT AND GOVERNMENT REFORM

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February 20, 2018

Paulino do Rego Barros, Jr.
Interim Chief Executive Officer
Equifax, Inc.
1100 Abernathy Rd., Suite #300
Atlanta, GA 30328

Dear Mr. Barros:

We are writing to request that you extend from one year to at least three years the credit protection and identity theft services you are providing to victims of last year's massive data breach at Equifax, particularly since your own top IT official warned that one year of protection is inadequate.

The data breach at Equifax was one of the most massive in United States history. According to your own estimate, it resulted in more than 145 million Americans having their personal information compromised, including their "names, Social Security numbers, birth dates, addresses, and in some instances, driver's license numbers." In response, Equifax offered impacted U.S. consumers one year of identity theft protection and credit file monitoring through a service called "TrustedID Premier."¹

Leading experts and consumer advocates have warned that one year of protection is insufficient. For example, the Federal Trade Commission has cautioned consumers that Equifax's credit monitoring "lasts only one year and the threat of identity theft relating to the breach is likely to last a lot longer than that."² Similarly, Consumers Union explained that "the risks to consumers due to this breach are not limited to one year—data exposed to hackers could be used to open fraudulent accounts several years in the future."³ In addition, the U.S. Public Interest Research Group explained that one year of credit monitoring is inadequate since the

¹ Equifax, Inc., *Consumer Notice* (accessed Feb. 12, 2018) (online at www.equifaxsecurity2017.com/consumer-notice/).

² Federal Trade Commission, *Free Credit Freezes from Equifax* (last updated Feb. 1, 2018) (online at www.consumer.ftc.gov/blog/2017/09/free-credit-freezes-equifax).

³ Letter from Jessica Rich, Vice President, Policy and Mobilization, and Justin Brookman, Director, Consumer Privacy and Technology Policy, Consumers Union, to Richard F. Smith, Chairman and CEO, Equifax, Inc. (Sept. 14, 2017) (online at <http://consumersunion.org/wp-content/uploads/2017/09/CU-letter-to-Equifax-9.14.17.pdf>).

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“stolen information does not have a shelf life.”⁴

During a briefing for Committee staff on October 19, 2017, your Chief Information Security Officer agreed. He explained that criminals who steal sensitive data are unlikely to disseminate it when law enforcement is actively searching for it. He also stated that these cyber criminals would likely wait a year or more before attempting to sell this data on the black market.⁵

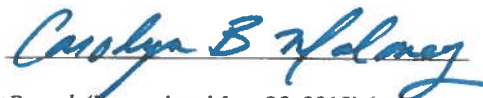
Your offer of one year of credit protection services stands in contrast to the protection provided to victims of the hack of Office of Personnel Management (OPM) systems in 2015. In that case, cyber criminals gained access to personal information from the background check records of approximately 21.5 million individuals.⁶ In response, OPM and the Department of Defense provided “credit monitoring, identity monitoring, identity theft insurance, and identity restoration services for a period of three years.”⁷ Congress later provided individuals impacted by the OPM data breach ten years of identity theft coverage.⁸

Given the sensitive nature of the personal information that was stolen—and the ability of criminals to store and use that information for years to come—we believe that the millions of U.S. consumers whose personal information was compromised in the Equifax data breach should receive the most robust form of credit protection and identity theft services available.

For these reasons, we respectfully urge you to extend the time period of coverage from one year to a minimum of three years. We would appreciate the courtesy of a reply to this request. If you have any questions about this request, please contact Sean Perryman of the Democratic staff at (202) 225-5051.

Thank you for your consideration of this request.

Sincerely,

⁴ U.S. PIRG, *Consumer Tips and FAQ About the Equifax Breach* (last updated Jan. 25, 2018) (online at <https://uspirg.org/blogs/blog/usp/consumer-tips-and-faq-about-equifax-breach>).

⁵ Briefing by Chief Information Security Officer, Equifax, Inc., to House Oversight and Government Reform Committee Staff (Oct. 19, 2017).

⁶ House Committee on Oversight and Government Reform, *Hearing on OPM: Data Breach: Part II*, 114th Cong. (June 24, 2015); House Committee on Oversight and Government Reform, *Hearing on OPM: Data Breach*, 114th Cong. (June 16, 2015).

⁷ Office of Personnel Management, *OPM, DoD Announce Identity Theft Protection and Credit Monitoring Contract: Victims of Cybercrime to Receive Three Years of Service* (Sept. 1, 2015) (online at www.opm.gov/news/releases/2015/09/opm-dod-announce-identity-theft-protection-and-credit-monitoring-contract/).

⁸ Consolidated Appropriations Act of 2017, Pub. L. No. 115-31 (2017).